

**Loan application processing method**  
**Patent Assignee: IMX INC**  
**Inventors: ADIGA S; FRASER S K; PAYANKANNUR S**

REFERENCE BN  
WO 9913425

**Patent Family**

| Patent Number | Kind | Date<br>yyyymmdd | Application Number | Kind | Date<br>yyyymmdd | Main IPC    | Week   | Type |
|---------------|------|------------------|--------------------|------|------------------|-------------|--------|------|
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**Priority Applications (Number Kind Date):** US 97928559 A ( 19970912)

**Filing Details**

| Patent  | Kind | Language | Page | Filing Notes | Application | Patent |
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**Abstract:**

WO 9913425 A

NOVELTY - A database of pending loan applications e.g. home mortgage loan applications, and their status are maintained at a database server. Each party to a loan can search and modify the database according to their role in the transaction, through requests to the database server from a client device identified with their role. The database can be modified by entering bids on a loan from one of a number of lenders.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a system for processing loan applications.

USE - Interactive mortgage and loan information and real-time trading system for trading loans in real time, by making loan applications e.g. home mortgage loan applications, and placing them up for bid by potential lenders.

ADVANTAGE - Enables automation of loan applications e.g. home mortgage applications, placing them up for bid by multiple potential lenders, and following the loans by managing loan applications and bids.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of an interactive mortgage and loan information and real-time trading system.

Trading system 100

Transaction server 110

Broker stations 120

Lender stations 130

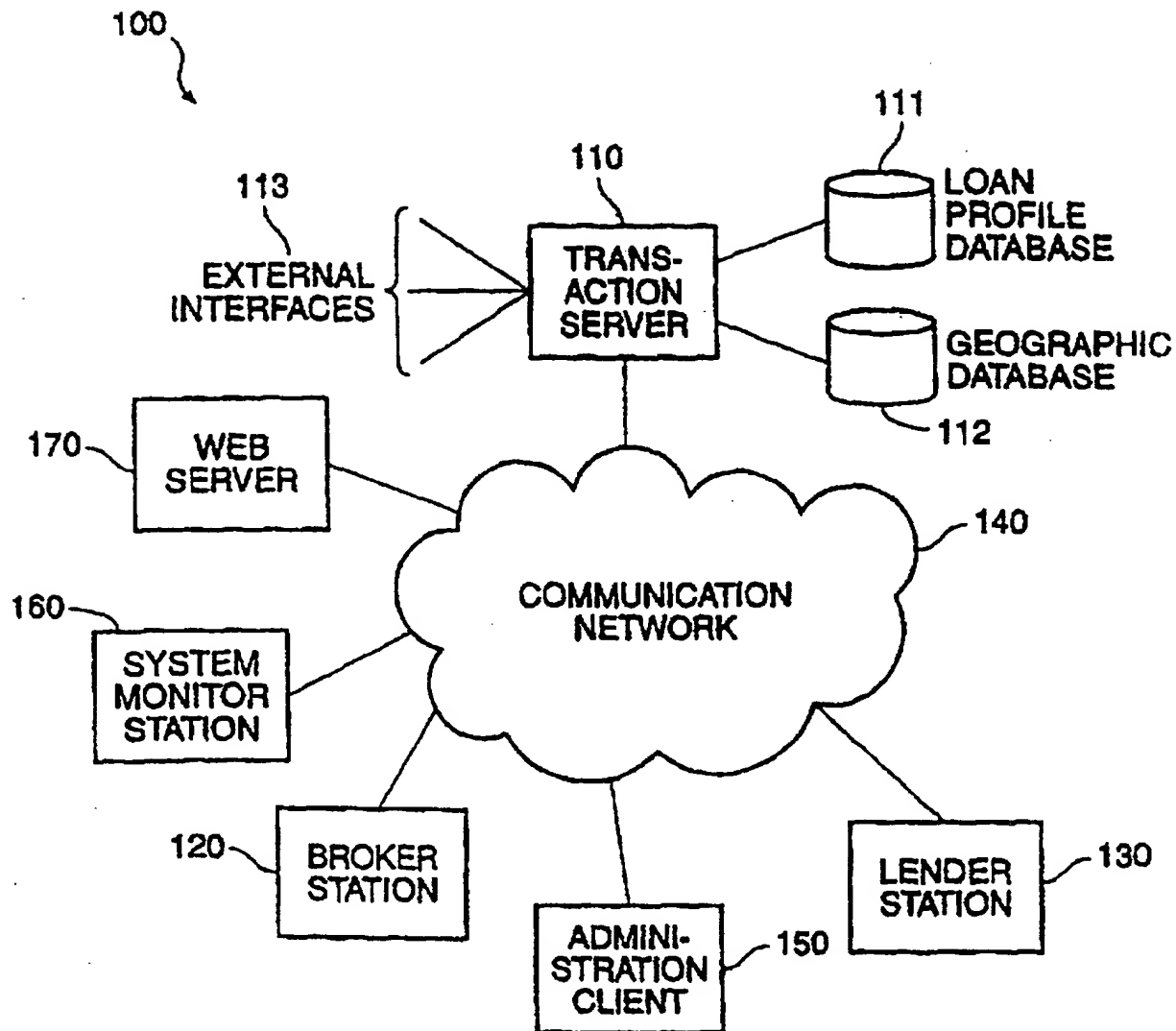
Communication network 140

Administration client 150

System monitor stations 160

Web server 170

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